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## EDITORIAL NOTES.

The Board of Medical Examiners meets in San Francisco, August, 25th, and the **DESTROYED JOURNAL** is advised that action **CERTIFICATES** will be taken in the matter of the restoration of certificates to practice medicine in this State is issued prior to April 18th, 1906, and destroyed by the San Francisco fire of that date. We understand that the Secretary, Dr. Chas. L. Tisdale, 1879 Sutter street, San Francisco, will be authorized to issue duplicate certificates upon proper identification and the filing of an affidavit setting forth the manner of the loss of the certificate for which a duplicate is prayed. This action, we understand, was authorized by the special session of the legislature which met in June. All inquiries on this subject should be addressed to the Secretary at the above address, but it should be borne in mind that a very large volume of work must be done by the board, and patience should be exercised by those who apply for new certificates.

It will well repay every physician in the country to study carefully the attitude of the various fire insurance companies toward the losers in the San Francisco disaster of last April. **FIRE RISKS** It appears from a careful investigation of the matter that very few members of our profession, in San Francisco, were insured for anything like the full value of their office property, and very many carried no insurance at all except upon their personal effects and homes. Probably \$1,000 would be in excess of the average amount

of insurance held by physicians on their office fixtures. How far would that sum go in rehabilitating your office, if everything in it was destroyed? Thus, even supposing that you were paid in full the amount of your insurance, your loss would seem to be not inconsiderable. We are all careless about some things. Thousands of insured in San Francisco did not know even the name of the company in which they held insurance, and to almost all the name itself was meaningless, so far as giving an indication of the stability or rectitude of the company, until the day of reckoning came. For this reason, we think, it will pay you well to study carefully the list of companies which we reprint elsewhere in this issue, and to see to it that you have insurance in some of the companies classed in the "dollar for dollar" list. Why should you pay premiums on full value when you may feel confident that, in the event of disaster, you will receive but fifty or seventy-five per cent. of the amount you are entitled to? Why not take the trouble to see that your insurance is placed with a company which has shown, by its treatment of your brothers in San Francisco, that it deals honestly with its policy holders? Just look up your insurance policy and then see if the name of your company is in the "dollar for dollar" list.

To one who loves his San Francisco, many things, just now, are rather trying. It hurts to see strictures on our city published here and there about the country, and the hurt is not lessened when they happen to be true. In a recent number of the *St. Louis Medical Review* appeared the following comment, which, in the main, is sadly true:

"San Francisco appears to be making but a poor return, if we are rightly informed, for the practical sympathy that flowed towards it from all sides in the hour of its calamity. Immediately on the shock of the disaster, the members of the medical profession promptly threw their skill and labor into the common treasury of work for the public good. That was only what was to be expected of every man, each after his kind. But later, when the instant peril was over and the onward march was planning for the resuscitation of the community, the laborer and the scavenger and the clerk and all other toilers in the essential needs of life are being reimbursed for their labors, the members of the medical profession alone—most hard hit perhaps of any class—are refused any share in the general relief if our information is correct."

A specific example of gross injustice may be noted in the case of one physician who, like so many of his confreres, gave up his time to relief work immediately upon the coming of the disaster of April. He was hurrying upon some errand of mercy in one of the automobiles commanded by the Army, when the axle bent. A nearby blacksmith was called upon, and in an hour or two he